

WORKERS' COMPENSATION & EMPLOYERS LIABILITY POLICY

Dual or Joint Employee Endorsement

"Dual or joint employment" occurs when an employee acts under the simultaneous or separate control of you and another employer(s).

When a dual or joint employee suffers bodily injury during the course of dual or joint employment, item I is added to Part One of the policy.

I. Dual or Joint Employment

The employee's total benefits required by the workers' compensation law, to the extent not apportioned to prior employers:

1. Shall not be greater than the employee's total benefits if he or she had been employed by a single employer with a wage equal to the combined wages from all the dual or joint employers, and
2. Shall be shared by us and the other employers and/or their insurers.

We will pay our share of benefits and costs. Our share is the percentage you contributed of total wages arising out of the dual or joint employment on the date when the bodily injury occurs.

Note 1: To be attached when a dual or joint employee is insured under the policy.

Note 2: The company may use its own attachment clause and method of execution.